

**EAST Search History****EAST Search History (Prior Art)**

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
L1	33	interest adj penalty @ay<"2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/08 20:06
L2	9	interest adj penalty credit adj card @ay<"2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/08 20:06
S1	3	purchasing budgeting over-spending	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/24 16:15
S2	152	purchasing budgeting consumer spending	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/24 16:35
S3	15	purchasing budgeting "consumer spending"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/24 16:35
S4	16	budgeting "consumer spending"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/24 16:36
S5	0	budgeting "retail spending"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/24 16:36

S6	996	budgeting consumer	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/24 16:36
S7	534	budgeting consumer purchases	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/24 16:36
S8	42	budgeting "consumer purchases"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/24 16:36
S9	408	budgeting @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/24 16:38
S10	52	budgeting spending @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/24 16:38
S11	302	download retail prices @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/25 09:29
S12	0	"download retail prices" @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/25 09:29
S13	38	download "retail prices" @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/25 09:30

S14	0	alert "excessive spending" @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/25 09:34
S15	0	alert "too much spending" @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/25 09:35
S16	0	alert "over-spending" @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/25 09:35
S17	2	"over-spending" @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/25 09:35
S18	124	"spending limit" @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/25 09:36
S19	19	exceeding "spending limit" @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/25 09:36
S20	0	"exceeding spending limit" @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/25 09:37
S21	2	uploading data transponder "smart card" @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/02/25 09:45

S22	1	("5716211").PN.	USPAT; USOCR	OR	OFF	2009/10/24 14:31
S23	1	("5319542").PN.	USPAT; USOCR	OR	OFF	2009/10/24 14:32
S24	0	financial adj data transfer to learning adj device	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/10/24 16:09
S25	5	financial adj data transfer to device	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/10/24 16:09
S26	0	financial adj data network debtg adj management	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/10/24 16:16
S27	13	financial adj data network debt adj management	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2009/10/24 16:16
S28	1139	money adj management	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:03
S29	155	money adj management @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:03
S30	21	money adj management debt @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:03

S31	19	monthly adj budget @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:06
S32	0	monthly adj budget debt saving @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:06
S33	0	monthly adj budget debt @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:07
S34	2	monthly adj budget credit adj card @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:07
S35	319	budget credit adj card @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:07
S36	180	budget savings credit adj card @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:08
S37	81	budget savings debit credit adj card @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:08
S38	21	budget penalty savings debit credit adj card @ay<"2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:08

S39	7	savings adj plan debit credit adj card @ay< "2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:09
S40	66	downloading purchase adj data @ay< "2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:16
S41	0	downloading adj purchase adj data @ay< "2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:16
S42	1	smart adj chip uploading data @ay< "2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:35
S43	0	smart adj chip download adj data @ay< "2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:36
S44	75	smart adj chip @ay< "2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:36
S45	1	smart adj chip adj device @ay< "2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:37
S46	3	smart adj chip adj device download @ay< "2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:38

S47	78	smart adj chip device download @ay< "2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:38
S48	1	savings adj plan debit credit adj card penalty @ay< "2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:53
S49	0	credit adj card adj penalty @ay< "2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:53
S50	0	credit adj card adj late adj fee @ay< "2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:54
S51	18	late adj fee @ay< "2000"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	OFF	2010/04/21 16:54
S52	0	minimize adj penalty hierarchy payment @ay< "2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 16:37
S53	277	minimize penalty hierarchy payment @ay< "2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 16:38
S54	0	minimize penalty hierarchy adj payment @ay< "2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 16:38

S55	0	penalty hierarchy adj payment @ay< "2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 16:44
S56	4	penalty payment adj hierarchy @ay< "2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 16:44
S57	135	minimize adj penalties @ay< "2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 16:45
S58	2	minimize adj penalties payment @ay< "2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 16:45
S59	9	reduce adj penalties payment @ay< "2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 16:47
S60	0	reduce adj penalties debt adj payment @ay< "2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 16:49
S61	0	reduce adj penalties credit adj card payment @ay< "2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 16:49
S62	0	reduce adj penalties card adj payment @ay< "2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 17:01

S63	0	reduce adj debt adj penalties @ay<"2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 17:02
S64	17	reduce adj debt penalties @ay<"2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 17:02
S65	0	reduce adj debt penalties hierarchy @ay<"2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 17:02
S66	17	reduce adj debt penalties order @ay<"2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 17:02
S67	35	payment priority debt adj payment @ay<"2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 17:07
S68	0	payment adj priority debt adj payment @ay<"2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 17:15
S69	0	payment adj priority personal adj financial adj management @ay<"2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 17:15
S70	1	payment adj priority personal adj financial @ay<"2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 17:16

S71	11	debt adj reduction priority @ay< "2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 17:24
S72	2	debt adj reduction prioritize @ay< "2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 17:40
S73	3	debt prioritize adj payments @ay< "2004"	US-PGPUB; USPAT; USOCR; FPRS; EPO; JPO; DERWENT; IBM_TDB	AND	ON	2010/12/07 17:41

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